

**COMMISSION ON AGING**  
**ANNUAL MEETING SUMMARY MINUTES**  
**Silver Spring Civic Center**  
**May 26, 2011**

<b>Members Present</b>	<b>Members Absent</b>
Elaine Kotell Binder	Alicia Bazan-Jimenez
Elizabeth Brooks-Evans	Vivien Hsueh
Myrna Cooperstein	Nhora Murphy
Morton A. Davis	Mona Negm
Paul Del Ponte	
Tammy Duell	
John G. Honig	<b>Liaisons</b>
Miriam Kely	Pazit Aviv, Housing Opportunities Commission
Judith (Judy) Levy	Christopher (Chris) Borawski
Leslie Y. Marks	Austin Heyman, Office of Community Partnerships
Kenneth (Ken) Montgomery	John J. (Jay) Kenney, Aging & Disability Services, Ex. Liaison
Barbara Mulitz	
Rudolph (Rudy) Oswald	<b>Guests</b>
Joseph Petrizzo	Uma Ahluwalia, HHS Director
Marcia Pruzan	Irwin Goldbloom
Spencer R. Schron	Sarah Gotbaum
Beth Shapiro	Isiah Leggett, County Executive
John (Jack) C. Sprague	Seth Morgan, Commission on People with Disabilities
Robert (Bob) W. Tiller	David Pearce Snyder, Futurist
Judith (Judy) Welles	Sue Snyder
Grace Whipple	
Charles (Chuck) Kauffman	<b>Staff:</b>
	Odile Saddi
	Sharon Briggs

The Chair, Elaine Binder, opened the Commission on Aging's (COA) Annual Meeting. This meeting provides an opportunity to open dialog and examine issues for selecting the Summer Study topics. Summer Study topics can have true impact on the entire senior community. For example in 2009 the Commission's Summer Study on "Aging in Place" set the stage for the County government's approach to aging in place as it affects not only the local community, but also the entire state.

This meeting provides an opportunity to focus strategically on the Commission's future direction by examining specific topics and thinking broadly about all elements that affect the ability of seniors to stay in Montgomery County.

Today's speakers set the stage for the COA's strategic discussion: Mr. Leggett, the County Executive, is supportive of issues affecting seniors and successfully fought to maintain budget for essential safety net services during the recent budget cycle. Uma Ahluwalia, Director of the Department of Health and Human Services (DHHS), oversees Aging and Disability Services and the Area Agency on Aging. Futurist David Pearce Snyder will present a picture of what we can expect to see in our communities in the future and how that might affect seniors in this County.

## **PRESENTATIONS**

### **Uma Ahluwalia, Director of DHHS and Chair, Senior Sub-Cabinet.**

The DHHS is one of Montgomery County's largest agencies, with nearly 1600 employees. It contains a number of organizational units that directly affect the senior population, including: Aging and Disability Services; Behavioral Health and Crisis Services; Children, Youth and Family Services; Public Health Services; and Special Needs Housing.

Mr. Leggett's commitment to seniors fits perfectly into the Department's work and the work of the Senior Sub-Cabinet. At Mr. Leggett's request following the 2008 Senior Summit, we formed this group to drive the County's senior agenda. Nearly every County Department is represented at the Senior Sub-Cabinet and represents a broad range of issues affecting seniors, including—but not limited to—housing, health, transportation, and employment.

Some of our recent efforts include the work of a Hoarding Task Force, which used science and data to develop a report with solid recommendations for addressing that difficult issue. The Department is working to keep that effort funded. The Department has begun dialog with the Chamber of Commerce about the huge increase in the demographic of seniors in this County and how that will affect community commerce in terms of estate planners, home care workers, health technology people, physicians, apartment elevators, senior retail, senior day care, groceries, home delivered meals, funeral homes and employment opportunities for seniors. All of these issues will be critical to Montgomery County as it plans for the future of our seniors.

### **Isiah Leggett, County Executive**

Mr. Leggett thanked Commission on Aging on behalf of the Montgomery County for its extraordinary leadership and commitment in working for the quality of life for seniors in this County. He noted that the COA's creativity, leadership, commitment, and hard work make the County a better place to live. He is supportive of the COA's ideas and creativity. We all must understand the necessity for balance between wonderful ideas and available resources so that we can ensure flexible and sustainable budgets. We need to provide a responsive government that provide the kind of dignity and respect that people need.

The Senior Sub-Cabinet is designed to examine all facets of life for County seniors and to work together to ensure their quality of life as we plan for the future. Over the past 5 years we have reduced the budgetary gap of \$2.5 billion. Last year the gap was \$1 billion; this year it was only \$300 million. However, this year, while the number was smaller, the challenges were more difficult due to severe cuts made in prior years. We had to make structural changes that included consideration of wages, health, and benefits for the County employees. Having made those changes, our County employees remain in a better position than those of most other counties and regions around the State.

At a recent meeting of County Executives of America, officials from all around the country talked about their problems in dealing with double digit unemployment, eliminations of vast array of services, and in some cases, loss of nearly entire police and fire departments. It is important to realize that Montgomery County's problems pale in comparison with those of many other Counties. Our struggles are difficult in part because we are changing as a community and must be wise in effectively managing that change. The recently submitted budget reflected those needed challenges and changes.

The County could no longer afford its arbitrated labor agreement, which would have caused an additional loss of 500-600 County employees who already had seen a loss of 1,254 positions, significant tax base loss, and hardship to our many constituents on fixed incomes who could not afford a tax

increase to make up that loss. Therefore, that cost was not included in the budget, and the court agreed with our position.

There are many challenges and initiatives we need to implement to make the County even better. The COA provides essential help in assisting the County maintain its focus. We are now in a better position to get through this crisis and help our seniors.

The two issues that appear to concern seniors the most are transportation and housing. Seniors want to be able to go where they want to go when they want to go. However, in this County, people are immobilized because of our inability to provide needed transportation services. We must address this problem.

In housing, we have made significant progress. Over the past 4 years we have been able to maintain, preserve, or construct more than 6,000 affordable units. Despite the downturn in the economy, *Housing Initiative Funds* quadrupled, which made capital funds available to us for this purpose. We have made sufficient progress, but we still have a distance to go in creating specialized housing for seniors.

This is a difficult but most important time for a County Executive. We can no longer afford to make mistakes. Boards and Commissions such as COA help provide the foundation and support we need to help us avoid mistakes. The COA has done a magnificent job in developing its own work plan.

We want to make sure that our seniors feel included and safe, with opportunities for mobility through an effective transportation network, affordable housing, health system, and of course where they feel welcomed and respected. We can feel optimistic about the future in part because of the help the Boards and Commissions provide.

## **Discussion**

In response to Commission questions in the discussion that followed their presentations, Mr. Leggett and Ms. Ahluwalia provided the following information.

### **Mr. Leggett:**

**Effects of Federal and State budget cuts on local communities.** These cuts will be hard on local communities. There is a huge National budget gap. Cuts in funding for the Defense Department, housing, health and medical care, without addressing the need for additional revenue will significantly affect State and local governments. The County has calculated its budget with the assumption that there will be a downturn in Federal and State funding. Should that downturn be more severe than anticipated, it will be especially hard on the County.

### **Ms. Ahluwalia:**

**The Senior Sub-Cabinet.** Subcabinet members have been meeting as a group and separately to identify key areas that require attention and to develop standards for performance and measurable outcome measures for programs affecting seniors.

## **GUEST SPEAKER**

**David Pearce Snyder, Consulting Futurist**

**Note: below is a synopsis of Mr. Snyder's presentation: please see attached slides for further details.**

There are many things people want to know about the future that cannot be forecast with reliability, such as political changes, stock market behavior, economy performance, scientific breakthroughs, and environmental events. Planning for the future must be based not on speculation, but on what is known.

Long term forces that we can predict with some certainty include:

- Demographic forecast 15 years out,
- Econometric forecast 10 years out
- Technologic forecast 7 or 8 years out

These three things constitute our "Knowable Future."

Baby Boomers will continue to be the largest demographic group. As a group,

- 40% report being forced into retirement
- 45% intend to work into their 70's or beyond
- 52% are the principal care-givers for their aging parents
- 80% adult children return home after college
- 10-12% will have a three generation household

What else is known about the older generation?

- Boomers are not as healthy as their parents at the same age: two-thirds are overweight and one-third are obese.
- Health care will become largest industry in the world; By 2020 one of five jobs will be in health care.
- Patient Protection and Affordable Care Act (PPACA) will accelerate the growth of health care.

General outlook for the whole economy:

- Goods producing section, especially manufacturing will decline as employer by 10% in the next 10 years
- Agricultural is in a long-term decline and will shrink by 2% as total shares of employment
- All growth in our economy in the foreseeable future will be in the service sectors
- The service sector has a lot of low-income jobs
  - Retail
  - Leisure and hospitality
  - In the future, two thirds of all health care positions will be low paying jobs such as home health care, medical aide, etc...

The U.S. medium income has been falling since the 1980's. According to economic historians, the "high tech boom" is coming, but this is a complex system that is unpredictable. New technologies have created the loss of a large number of older-type jobs and led us to where we are now: the "wave of creative destruction." We are in the middle of a genuine Techknowledge Revolution, which has been unrecognized by both political leaders and economists because the circumstances are beyond their control.

The economy is not performing well. Since 2000, both median wages and household income in the U.S. have fallen back to 1983 levels. We have lost all gained ground due to the dual phenomenon of globalization and information (automation of information work) that has been dampening wage increase and reducing jobs creation in America.

Meanwhile in other parts of our large, complex economic system three things have happened:

1. Computer science permitted us to create an elaborate risk model that enabled us to create new investment derivatives that increased capital;
2. Congress and most of the states reduced income and capital gains taxes of the middle class; and
3. The Federal Reserve reduced the discount rate, further reducing the cost of credit.

Americans overspent using borrowed money. From 2000 to 2007 home equity lines of credit alone added \$1 trillion annually to consumer expenditures despite falling incomes of American households. Seventy-five per cent of all capital was now invested in high-risk, non-regulated securities. The bubble burst; \$60 trillion vanished from the world capital supply, and \$13 trillion vanished from the value of U.S. homes and U.S. individual stockholders market. Eight million jobs were lost. The commercial and consumer credit circuits all tightened up. We were in a deep recession.

The Republicans tried to save the banks and the Democrats tried to stimulate the economy. Both private sector and the Federal Government will be deleveraging, which means reducing the debt to income ratio. Deleveraging takes from 6 to 7 years. There is no way to forecast how that will impact Montgomery County or Washington Metropolitan Area, which until now has been fairly insulated from this disaster. It may negatively affect government and private sector employment, housing, and our overall tax base. In addition, we see bank debt, under-funded pensions and Sallie Mae's commercial tuition loans, and general corporate debt. Finally, reconsideration of the worth of a college education may cause the college industry to collapse. Whole college industry is in a bubble and it will collapse.

This country has been in a slow decline for 20 years, and things will not soon return to normal. The historical model suggests that the high tech economy is right around the corner in areas such as bio-tech, robotics, nano-tech, green industrial economy, etc

This generation of Americans now has a rendezvous with austerity. How will Austerity change the future in the next 5 to 10 years? We may see:

- A drop in household income,
- Postponement of marriage
- Slower population growth
- Slower labor pool growth
- Increases in home rental vs. ownership
- Less dependence on cars
- More people moving back into town areas
- Doubling of extended families by 2020

Austerity affects the workplace:

- Number of women in the workforce will surpass men in the workforce next year
- Part-time, temporary, and self-employed workforce will double
- The complexity of finance, home technology, and healthcare will require more consultants

- More families will vacation at home

Austerity will change our technology:

- Society will be paperless and cashless by 2020
- The smart phone will replace wallet
- Everything will all be electronic
- eCare, electronic home care will lower costs
- Net-zero house will be built that will never see utility bills; they cost more up front but cost less over time. Fuel cells the size of a cigar box will provide all electricity, and white roofs will reduce air-conditioning by 18%
- Cars hybrids or micro or golf cars (retirement communities legal)

How austerity will change senior living:

- Shrunk savings and pensions
- People electing to age in place
- Multi-generational households
- Care givers living in home
- More senior villages networks
- More “Golden girls” housing network where unrelated seniors share one housing unit to save costs.

We are now entering the future that, for the first time in our lifetime, will be substantially different from the lives we have had until now; the future will look very different from today, and we are all going to have to adapt to these changes.

## Discussion

Mr. Snyder responded to a number of questions on the following issues:

**More women in the workforce.** Women are more motivated than men. Surveys show that high school girls want to become doctors, lawyers, engineers, accountants, etc. High school boys respond with answers like media personalities, sports reporters. Now that women are now doing everything, men are having a crisis in trying to understand what they should be doing

**The environment and our future.** There will be more mass transportation, smaller housing sites, and more middleclass life styles as we shift gears in deleveraging to reduce consumer consumption. The amount of energy consumed in the country has fallen sharply, first because of the recession, now because of the rise in the price of energy. With the extreme weather conditions we’ve been experiencing, climate change will no longer be an academic discussion; we will have to prepare to adjust to it as society reacts to reality.

**The value of higher education.** Higher education is a mass market business. We really do need about 30% of the workforce to have college degrees; but about 60% of our high school graduates go on to college—this is more than we need.

## COA ADMINISTRATIVE ISSUES

### **April Meeting Minutes.**

Commissioners motioned, seconded, and approved the April 28th, 2011 Commission meeting minutes.

### **Treasurer's Report.**

The COA bank account contains \$1,461.92. However, because there is a minimum \$1,000 balance required to avoid monthly fees, only \$461.92 actually is available.

## SUMMER STUDY TOPIC SELECTION

This year we will consider four new proposals. Our Summer Study work in prior years has contributed enormously not only to helping the Commission set our priorities but also to the broader County Government as it works to improve lives of our seniors.

Earlier Summer Studies have contributed heavily to the work of the Commission and the broader County government:

- The COA's prior Summer Study final report on transportation serves as a focus for the Department of Transportation's planning for seniors. Mr. Leggett has charged Elaine Binder and the Commission with developing a plan that focuses on the largely untapped private sector potential for transportation options for seniors in the County.
- Our earlier "Aging in Place" Summer Study initiative has now made this topic a priority for Commission focus. The Commission's work on this topic, including its work with the State legislature, also resulted in passage of a successful state bill, "Community for a Lifetime."
- Last year's "End of Life" Summer Study, along with tremendous effort by the Health and Wellness and Public Policy Committees, contributed to two successful outcomes as well: passage of the Medical Orders for Life-Sustaining Treatment Bill (MOLST) and a County proclamation that included an *End of Life* Patients Bill of Rights.
- Previous COA Summer study efforts contributed to the implementation of a very successful "train the trainer" mental health initiative, which provides caregivers in assisted living facilities with training about caring for older residents with mental health needs.

### **Presentation of Summer Study Proposals:**

- **Mental Health Care – Judy Levy**

Judy thanked the Health and Wellness Committee for its hard work over the year and for putting together the proposal for Mental Health Care for Older Adults in the County. Mental and behavioral health is very important issues for older adults. Unfortunately this topic generally takes a back seat to other health issues. There is a need to understand best practices and available County Services, and to assess where Montgomery County stands in providing those services so that we can make recommendations for the coming decade. A number of challenges need to be met, including:

- Stigma about mental health
- More people in need of mental health services than programs can provide
- Decrease in referrals to seniors service providers
- Lack of access to services

- Lack of providers
- Lack of awareness about mental health issues and treatment options
- Training
- Discomfort of some medical professionals in working with patients who have mental health problems and time constraints for doing so
- Reimbursement issues with Medicare

In the Summer Study, we will try to work with providers and stakeholders to elicit relevant information about these issues. Because this is such a broad issue, it may be necessary to focus our attention on one or two specific areas, for example, mental health in the workforce, or helping primary health providers feel more comfortable serving patients who have mental health diagnoses.

### **Housing for Montgomery County – Leslie Marks**

With the changing demographics in this County, there will be a need for more multi-generational households, more auxiliary dwelling units for care givers and seniors, more accessory apartments used for creating income, virtual seniors' villages, and "Golden Girls Housing." In Montgomery County some of these options are not available by right, but require special exceptions. People in some communities may be afraid of allowing these specialized units because they think it could harm their neighborhoods.

The Summer Study proposal deals with three issues that are coming up in front of the Montgomery County Council. We know that both Rick Nelson, Director of the Department of Housing and Community Affairs and Councilwoman Nancy Floreen are interested in these issues, as well as the Commission on People with Disabilities:

1. Accessory apartments. How can we make them available to seniors who need them for their care givers, for their own use (perhaps at the home of a child), or for producing income that will allow them to stay in their own home?
2. Accessibility and Visitability. These are an important issues for both seniors and people with disabilities. Building such residences is voluntary in this state. The study would examine the feasibility of making these mandatory.
3. Montgomery County is reconsidering its planning all over the County in areas such as White Flint, Wheaton, vicinity of the Purple Line, and Takoma Park. How does the coming urbanization of the County affect housing for seniors? This summer Study provides an opportunity to look ahead for planning purposes.

The Study should invite participation of the building industry, Rick Nelson, the Parks and Planning Commission, and perhaps Nancy Floreen, who is so interested in this topic.

### **Stakeholders – Spencer Schron**

"Outreach to Stakeholders," would unify the voice for senior advocacy. It will harness the energy and organizations that serve seniors. The outcome will be that the County Executive, County Council, and other bodies will hear seniors speak with one unified, leveraged voice. We will develop a plan that will allow us to speak with a unified voice, a wish expressed by our stakeholders.

Discussion: The outcome of the study will be to refine and augment our list of stakeholders that will help us achieve the desired outcome. Our target audience remains decision makers who can help us carry out intended messages to senior audiences. These are organizations and individuals who serve the County's older population.



## **Leadership and Public Recognition – Chuck Kauffman**

This proposal suggests self-examination of the COA. We can do a better job of converting our words into action and strengthen our proposals. Senior consumers can be of benefit for most businesses.

The structure of the study is to:

1. Determine COA messages, goals, and roles of individual Commissioners
2. Determine who is a partner, how to best attract, utilize and appeal to their sense of mutual benefit.
3. Engage the public in our message.

In discussion that followed, commissioners noted that this is similar to work already under way in the Communications Committee. However, there would be added benefit in training commissioners who work with other organizations and in heightening awareness of the commission and its role.

## **BREAKOUT SESSIONS**

Commissioners broke into four groups to discuss the proposals. Judy Levy, Tammy Duell, Grace Whipple, and Bob Tiller facilitated the groups and reported back to the full group.

### **Group 1:** Spence Schron reporting

Recommended accepting Housing and Stakeholders proposal; agreed that mental health is important but should be integrated with other issues. Suggested combining the leadership proposal with stakeholders work, and noted that some of elements of it are under way with the Communication Committee.

### **Group2:** Pazit Aviv reporting

Agreed on housing, mental health, and stakeholders proposals; Thought leadership work should be done internally.

### **Group 3:** Tammy Duell reporting

Approved housing and mental health proposals. Suggested combining leadership and stakeholder activities.

### **Group 4:** Judy Levy reporting

Recommended housing and mental health proposals. Leadership proposal should be addressed by communication committee. Internal training may be best rather than as a Summer Study.

The Chair concluded that we seemed to have three issues for Summer Study: Housing, Mental Health, and Stakeholders. Leadership seems to be more process oriented and can be addressed internally. However, in further discussion, Judy Welles recommended that for a variety of reasons, the Stakeholder proposal be blended into ongoing Communications Committee work. She will call a special June meeting of the Committee to accommodate this issue. Diversity will be an important element of this effort. The Chair noted that diversity is critical to the two remaining Studies as well.

**Conclusion:** Commissioners agreed and approved both the Housing and Mental Health topics for Summer Studies.

The Chair thanked everyone who worked on the Summer Study proposals.

## **SENIOR AGENDA**

The Chair opened discussion about creation of a senior agenda, which is an outgrowth of the COA's Call to Action. In 2007 the County engaged in strategic planning and commissioned two reports: Towson Report and the Reingold Report

In November of 2008 Mr. Leggett convened a Senior Summit, which brought together leaders from the community of public and private with an interest in seniors' issues. They worked on a group of eight topic areas and developed white papers (available on the Senior Website). The workgroups continue to meet on a regular basis.

1. Civic and Social Engagement
2. Communication and Outreach
3. Employment
4. Health and Wellness
5. Home and Community Based Services
6. Housing and Zoning
7. Safety
8. Transportation and Mobility

In May 2008, Mr. Leggett appointed a Senior Sub-Cabinet to determine policy and short-and long-range plans incorporating the needs of seniors. It meets quarterly and is comprised of heads of the various departments and offices of the Montgomery County Government.

Because department focus is generally on ongoing operations, the Chair suggested that the Commission may want to help the Sub-Cabinet group develop a strategically focused senior agenda. In 2010, the COA Commission developed a Call to Action, which asked the County to build a comprehensive vision and agenda for seniors' policies around housing, transportation, recreation, health, and Wellness. The COA received a highly positive response from Mr. Leggett.

The Chair noted that in the late 1980's, the County developed a Children's Agenda. It is time to do something similar for seniors. We should build our document for COA approval, and then share it with the Senior Sub-Cabinet.

Commissioners then brainstormed about topics that might be included as elements of a senior agenda:

- Mobility, including affordable transportation, escort transportation, Ride-on buses that go into communities, availability for and mobility to recreation and wellness programs or other facilities where no facility now exists,
- Affordable Senior Housing
- Comprehensive Aging in Place planning
- Senior plan for all ages
- Multi generation households
- Village movement
- Libraries and school programs for seniors
- Caregiver support
- Access and availability of medical care for seniors
- Alzheimer's Disease
- Memory
- Dental care for seniors'

- Hearing
- More available information for seniors through appropriate media
- Employment and volunteering for seniors
- Policy against ageism
- Cultural respect of seniors
- Security-- physical, financial, technological safety for seniors
- Seniors as a valued resource
- Technology

**Tribute to Odile Saddi**

The Chair thanked Odile Saddi for her continuing and untiring support, advice, and mentoring. She then presented Odile with a wedding gift from the Commission on Aging. Odile thanked the Commissioners for both their kindness and for their hard work every day.

The meeting was adjourned at 2:30 PM